

In re:
Sheila W. Santos-Silva
Sheila W. Santos-Silva
Debtors

Case No. 18-11455-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 03, 2025

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2025:

Recip ID	Recipient Name and Address
db	+++ Sheila W. Santos-Silva, MAILING ADDRESS, PO Box 27734, Philadelphia, PA 19118-0734
db	+++ Sheila W. Santos-Silva, 932 E. Roumfort Road, Philadelphia, PA 19150-3216
14794161	+ City of Philadelphia School, District of Philadelphia, c/o Megan N. Harper, Esq., 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1617
14075858	+ LakeView Loan Srving LLC, Rebecca A. Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14067711	Michael Dougherty, Esq., 324 Chestnut Street, Suite 501, Philadelphia, PA 19106
14067714	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 04 2025 01:41:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 04 2025 01:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14088743	Email/Text: bnc-thebureaus@quantum3group.com	Apr 04 2025 01:41:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, VA 98083-0788
14067701	Email/Text: megan.harper@phila.gov	Apr 04 2025 01:41:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14067702	Email/Text: megan.harper@phila.gov	Apr 04 2025 01:41:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14067696	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 04 2025 01:51:01	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14067697	+ Email/Text: bankruptcy@cavps.com	Apr 04 2025 01:41:00	Cavalry Portfolio Services, ATTN: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
14090232	+ Email/Text: bankruptcy@cavps.com	Apr 04 2025 01:41:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14067698	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 04 2025 01:40:02	Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
14067699	+ Email/Text: ecf@ccpclaw.com	Apr 04 2025 01:41:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14083916	Email/PDF: Citi.BNC.Correspondence@citi.com		

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Case Number	Subject	Date	Time	Description
14067705	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 04 2025	01:51:11	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14067725	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 04 2025	02:02:09	Dsnb Bloomingdales, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040
14262667	Email/Text: bnc-quantum@quantum3group.com	Apr 04 2025	01:51:10	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040
14067703	Email/Text: mrdiscen@discover.com	Apr 04 2025	01:41:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14067704	+ Email/Text: mrdiscen@discover.com	Apr 04 2025	01:41:00	Discover Bank, Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
14067706	Email/Text: bankruptcycourts@equifax.com	Apr 04 2025	01:41:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
14067707	^ MEBN	Apr 04 2025	01:41:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14067708	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 04 2025	01:33:38	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14103892	^ MEBN	Apr 04 2025	01:41:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14067710	Email/Text: camanagement@mtb.com	Apr 04 2025	01:33:32	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
14639172	Email/Text: camanagement@mtb.com	Apr 04 2025	01:41:00	M & T Bank, Po Box 844, Buffalo, NY 14240
14091771	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 04 2025	01:41:00	M&T Bank, PO Box 840, Buffalo, NY 14240-0840
14067712	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 04 2025	01:41:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14088231	Email/PDF: cbp@omf.com	Apr 04 2025	01:41:00	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14067713	+ Email/PDF: cbp@omf.com	Apr 04 2025	01:40:48	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14067716	^ MEBN	Apr 04 2025	01:40:43	OneMain Financial, ATTN: Bankruptcy Department, 601 NW 2nd St #300, Evansville, IN 47708-1013
14067717	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2025	01:33:49	PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14106235	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2025	01:41:00	PNC Bank, Attn: Bankruptcy Department, PO Box 94982: Mailstop BR-YB58-01-5, Cleveland, OH 44101
14067718	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 04 2025	01:41:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14084769	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 04 2025	01:39:58	Portfolio Recovery, PO Box 41067, Norfolk, VA 23541
14067877	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 04 2025	01:40:02	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14067715	Email/Text: bankruptcygroup@peco-energy.com	Apr 04 2025	01:50:59	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14094934	Email/Text: bnc-quantum@quantum3group.com	Apr 04 2025	01:41:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14067719	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 04 2025	01:41:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
		Apr 04 2025	01:50:58	Synchrony Bank/ JC Penneys, Attn: Bankruptcy,

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14067720	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 04 2025 01:51:09	PO Box 965060, Orlando, FL 32896-5060 Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14106234	+ Email/Text: bncmail@w-legal.com	Apr 04 2025 01:41:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14067723	Email/Text: DASPUBREC@transunion.com	Apr 04 2025 01:41:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14067721	+ Email/Text: bncmail@w-legal.com	Apr 04 2025 01:41:00	Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
14067722	+ Email/Text: bnc-thebureaus@quantum3group.com	Apr 04 2025 01:41:00	The Bureaus Inc, 650 Dundee Rd, Suite 370, Northbrook, IL 60062-2757
14067724	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 04 2025 01:40:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14067700	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14067709	*	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor LakeView Loan Servicing LLC bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
MEGAN N. HARPER	on behalf of Creditor CITY OF PHILADELPHIA megan.harper@phila.gov Edelyne.Jean-Baptiste@Phila.gov
MICHAEL A. CIBIK	on behalf of Debtor Sheila W. Santos-Silva help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

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SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Sheila W. Santos-Silva)	Case No. 18-11455-amc
)	
Sheila W. Santos-Silva)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: April 3, 2025

For The Court

Timothy B. McGrath
Clerk of Court